B1 (Official Form 1) (04/1	<sup>3)</sup> 15-058	25 Do	1 F	iled 02/20/15			0/15 14:23:5	1 Desc	Main
ę	UNJî	ed States B	ANKRUPT	rc Doctiment	Page 1	of 10	Va	LUNTARY PE	ETITION
Name of Debtor (if indiv	idual, enter La	ast, First, Mido	lle):		Name of	Joint Debto	or (Spouse) (Last, Fi	st, Middle):	
All Other Names used by (include married, maiden	the Debtor in , and trade na	i the last 8 year mes): AAX	rs he-	- D			ed by the Joint Debte aiden, and trade nam		ears
Last four digits of Soc. So (if more than one, state al	ec. or Individu ll):	lal-Taxpayer I	.D. (ITIN	)/Complete EIN	Last fou (if more	r digits of So than one, sta	oc. Sec. or Individua ate all):	l-Taxpayer I.D.	(ITIN)/Complete EIN
Street Address of Debtor	(No. and Stre				1	ddress of Joi	nt Debtor (No. and S	Street, City, and	State):
19	OLA	SQ	zu k	ZIP CÔDE 10 10 10	)				
County of Residence or o	of the Principa	Place of Busi	ness:	ZIF CODE TAU W		of Residence	or of the Principal I	Place of Busines	ZIP CODE s:
Mailing Address of Debto	or (if different	from street ad	dress):		Mailing	Address of J	oint Debtor (if differ	rent from street	address):
			F	ZIP CODE					Zun con E
Location of Principal Ass	ets of Busines	s Debtor (if di			ve):		······································		ZIP CODE
	pe of Debtor of Organization			Nature (Check one box.)	e of Business				ZIP CODE ode Under Which
	cck one box.)  3 Joint Debtors ge 2 of this for cs LLC and L ot one of the	s) rm. LP) above entities,	check	☐ Health Care I	Real Estate as o 01(51B) Broker	lefined in	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Re Ma D Ch Re	napter 15 Petition for ecognition of a Foreign ain Proceeding napter 15 Petition for ecognition of a Foreign onmain Proceeding
Chap Country of debtor's center	ter 15 Debtor			Tax-Ex	empt Entity k, if applicable.	,		Nature of De (Check one b	•
Each country in which a fagainst debtor is pending:	oreign procee		ling, or	Debtor is a tag	x-exempt organ of the United S rnal Revenue C	ization tates	Debts are prim debts, defined § 101(8) as "ir individual prin personal, fami household pur	arily consumer in 11 U.S.C. scurred by an narily for a ly, or	Debts are primarily business debts.
	Filing Fee	(Check one b	ox.)	***************************************	Check or	e hov	Chapter 1		**************************************
signed application for unable to pay fee except Filing Fee waiver reautach signed applications.	I in installment or the court's of cept in installand quested (appliation for the co	consideration of ments. Rule 16 cable to chapte ourt's consider	ertifying 306(b). Se er 7 indivi	ee Official Form 3A.	Check all	otor is a smal otor is not a s otor's aggreg ders or affilia of applicable and is being to eptances of the	atc noncontingent litates) are less than \$2 every three years the boxes:	r as defined in 1 quidated debts (c.,490,925 (amou reafter) n.	1 U.S.C. § 101(51D).  excluding debts owed to  mt subject to adjustment
Statistical/Administrativ									THIS SPACE IS FOR COURT USE ONLY
Debtor estimate distribution to u	es that, after an unsecured cree	ny exempt prop	e for distr perty is ex	ibution to unsecured of cluded and administr	creditors. ative expenses	paid, there w	vill be no funds avail	able for	STATE OF CHAPT
	litors 	□ 200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	T TE STATES NORTHRON	I R ID HANKRUPTCY COUR HISTRICT OF ILLINOIS
\$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,0 to \$10 million	001 \$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million		FREY P. AL	2 0 2015 LISTEADT, CLER
	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,0 to \$10 million	101 \$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	5500,000,001 to \$1 billion	PS REI More than \$1 billion	P MBM

B1 (Official Form 1/2048)15-05825 Doc 1 Filed 02/2		Desc Main Page 2			
(This page must be completed and filed in every case.)	l o				
Location	hin Last 8 Years (If more than two, attach additional she Case Number:	et.) Date Filed:			
Where Filed: Location	Case Number:	Date Filed:			
Where Filed:  Pending Rankruptey Case Filed by any Spause Port	ner, or Affiliate of this Debtor (If more than one, attach				
Name of Debtor: 4 a 465 Ma. Rabo	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10Q) with the Securities and Exchange Commission pursuant to Section 13 of the Securities Exchange Act of 1934 and is requesting relief under chapter	or 15(d) whose debts are primarily	or is an individual y consumer debts.) foregoing petition, declare that I have			
Exhibit A is attached and made a part of this petition.	of title 11, United States Code, and have expected chapter. I further certify that I have deliby 11 U.S.C. § 342(b).	plained the relief available under each vered to the debtor the notice required			
		Date)			
Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No.					
Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.  If this is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.					
	legarding the Debtor - Venue				
(Check any applicable box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
There is a bankruptcy case concerning debtor's affiliate, get	neral partner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who (Check	Resides as a Tenant of Residential Property all applicable boxes.)				
Landlord has a judgment against the debter for possession	n of debtor's residence. (If box checked, complete the fo	llowing.)			
(Name of landlord that obtained judgment)					
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, to entire monetary default that gave rise to the judgment for	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					
Debtor certifies that he/she has served the Landford with	this certification. (11 U.S.C. § 362(1)).				

Vo	Official Form P (14/43) 15-05825 Doc 1 Filed 02/20/15 Document	Entered 02/20/15 14:23:51 Desc Main Page 3
(9.0	ns page must be completed and filed in every case.)	
一	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Famiga Page 1994
١,,		Signature of a Foreign Representative
and [If	eclare under penalty of perjury that the information provided in this petition is true of correct.  petitioner is an individual whose debts are primarily consumer debts and has	and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition
or	osen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 13 of title 11, United States Code, understand the relief available under each such apter, and choose to proceed under chapter 7.	(Check only one box.)
[lf	no attorney represents me and no bankruptcy petition preparer signs the petition] I be obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
spe	equest relief in accordance with the chapter of title 11, United States Code, ciffed in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X	Signature of Debtor	X (Signature of Foreign Representative)
Х	Signature of Joint Debtor 872 - 226 - 0/46	(Printed Name of Foreign Representative)
	Telephone Number (if not represented by attorney)  Date	Date
	Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X		I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
	Signature of Attorney for Debtor(s)	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have
	Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or
	Firm Name	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum
		fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor
		or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Address	anached,
	Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
	Date	
certi	a case in which § 707(b)(4)(D) applies, this signature also constitutes a fication that the attorney has no knowledge after an inquiry that the information e schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Signature of Debtor (Corporation/Partnership)	
I dec and debte	clare under penalty of perjury that the information provided in this petition is true correct, and that I have been authorized to file this petition on behalf of the	Address
		Х
The Code	debtor requests the relief in accordance with the chapter of title 11, United States e, specified in this petition.	Signature
X	Signature of Authorized Individual	Datc
	Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
	Title of Authorized Individual	·
Date  Names and Social-Security numbers of all other individuals we in preparing this document unless the bankruptcy petitic individual.		
		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 USC \$ 110-18 USC \$ 156

Case 15-05825 Doc 1 Filed 02/20/15 Entered 02/20/15 14:23:51 Desc Main Document Page 4 of 10

B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

In re Lataske	BHO	Case No.
Debtor		(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

В	1D	(Official	Form	l,	Exh.	D)	(1	2/09	– Cont
---	----	-----------	------	----	------	----	----	------	--------

Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor

Date: 4-20-10

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:		)		
		)		
	Debtor (s) Latish Bill	ĺ	Case No.	
	·	)	Chapter	/3
		)		

### List of Creditors

Dept of Revenue 400 W. Superor Chicago ± 6 60654	

Debtor/Joint Debtor's Name:

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://docs.py.ncbi.org/before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Entered 02/20/15 14:23:51 Page 9 of 10

Desc Main Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

B 201B (Form 20 Case 0 15-05825

Doc 1

Filed 02/20/15 Entered 02/20/15 14:23:51

Desc Main

#### Document Page 10 of 10 UNITED STATES BANKRUPTCY COURT

Inre Latashus Balo	Case No.
Debtor	
	Chapter

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE** Certification of [Non-Attorney] Bankruptcy Petition Preparer I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code. Printed name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition Address: preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

#### Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and re-	ad the attached notice, as required by § 342(b)	of the Bankruptcy
Code.  Author Bolo  Printed Name(s) of Debtor(s)	X Lash Brooms	<u> </u>
Case No. (if known)	X	Date
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.